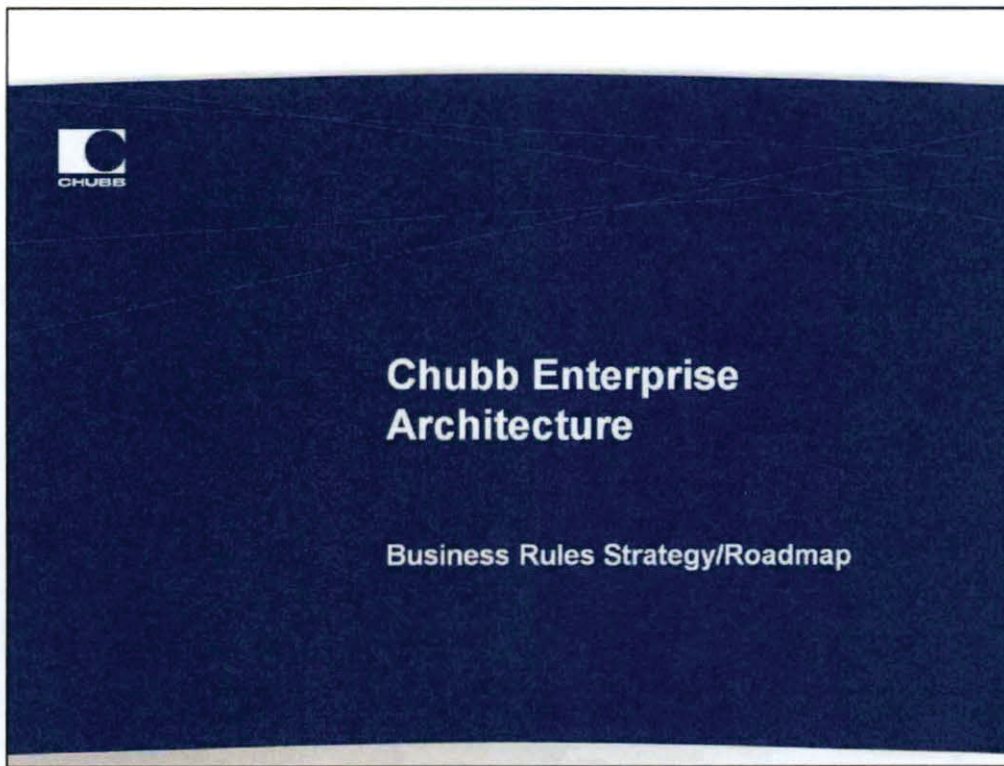


EXHIBIT 8

(Redacted)

(Previously Filed Under Seal as DI 483-7)



Agenda

- Why should we care about business rules
- Reasons for adaptations
- Rule Categorization to Business Capability Mapping
- Business Capa



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Why should we care about business rules

*"Insurance is a **decision business**. Competitive success depends on **making smarter decisions** than the other guy. Traditionally insurers have relied on written procedures, training and hard-coded mainframe programs for consistency, and on actuaries, underwriters and adjusters to make the right decisions. But as **change becomes more frequent** and **decisions more complex**, insurers need a **better solution**."*

*Donald Light
Senior Analyst Celent
October 2005*



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Decision Management

- What is it ?

- Decision Management (DM) is an **approach** that **automates, improves and connects decisions** across the enterprise.
- Approach — not necessarily only technology, approach encapsulates processes, methodology and internal capabilities
- automates, improves and connects decisions — enables better decisions

- What does it enable ?

- Businesses using DM gain much greater control over the results from high-volume operational decisions. DM aims to increase the precision, consistency and agility of these decisions while reducing the time taken to decide and the cost of the decision.



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Reasons for Adoption






- Reduce the **time and cost** involved in developing decision applications
- Enable decision logic to be **reused** by multiple applications
- Enable advanced decisioning to be **added to legacy systems** as services, minimizing cost and technical risk, leveraging IT investment
- Cut **operational costs and cycle times** through automation
- **Elevate all decision making** to the level of the organization top expert
- **Enforce consistency and compliance** across channels and contact points
- Increase business control and understanding by enabling managers to see in one place all the **rules contributing to a decision**



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What Drives the Business Value?

Decision Management is comprised of five Key Dimensions that drive Decision Yield (Value)

	Precision	Make more profitable and targeted decisions
	Consistency	Ensure coherence across channels, business units and geographies
	Agility	Adapt dynamically to changing conditions
	Speed	Execute decisions faster — even in real time
	Cost	Reduce expenses needed to make decisions. Staff time, exception & investigation handling, etc)

- Common examples of Decisioning:
 - Marketing — offer targeting, product configuration, etc.
 - Customer Acquisition — targeted offers, customer sign-up, underwriting, etc.
 - Claims Management — claims entry & validation, adjudication, payment, etc.
 - Fraud — credit fraud, healthcare fraud, claims fraud, etc.
 - Risk management — underwriting, loss exposure, etc.



Bill

Decision Management – Business Capabilities

Rule Categorization – Functional Rules

- | | | |
|---|------------------------------|--|
| 1 | Product definition | ▪ Deals with the initiation, building and integration of new products, and ensures compliance with regulatory requirements |
| 2 | Product configuration | ▪ Enforces strict uniformity in product definitions across the enterprise by providing a pre-configured set of rules and templates |
| 3 | Product inventory management | ▪ Maintains the product portfolio with appropriate versioning to ensure that the right products are launched / retained / retired based on market inputs |
| 4 | Underwriting | ▪ Decides which prospective customers qualify for coverage (and the type of coverage), and quantifies the risk associated with each product |
| 5 | Pricing / Rating | ▪ Calculates the premium, or an intermediate value necessary to determine the overall premium for a policy / quote, based on the rate plan |
| 6 | Bill / Invoicing | ▪ Determines the billing characteristics based on policy characteristics |
| 7 | Claims adjudication | ▪ Determines the amount to be awarded based on claim characteristics |



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Decision Management – Business Capabilities

Rule Categorization – Support Rules

- | | |
|--|--|
| 8 Workflow / routing and orchestration | ▪ Determines the optimal work distribution and routing across the functional areas in the insurance value chain |
| 9 Front-end helper and input validation | ▪ Facilitates intelligent data collection by ensuring validation at source, and pre-fills data wherever possible, based on user input |
| 10 Predictive analytics | ▪ Guides decision making on positioning strategy, promotion strategy, and underwriting strategy, by exploiting patterns in historical and transactional data |

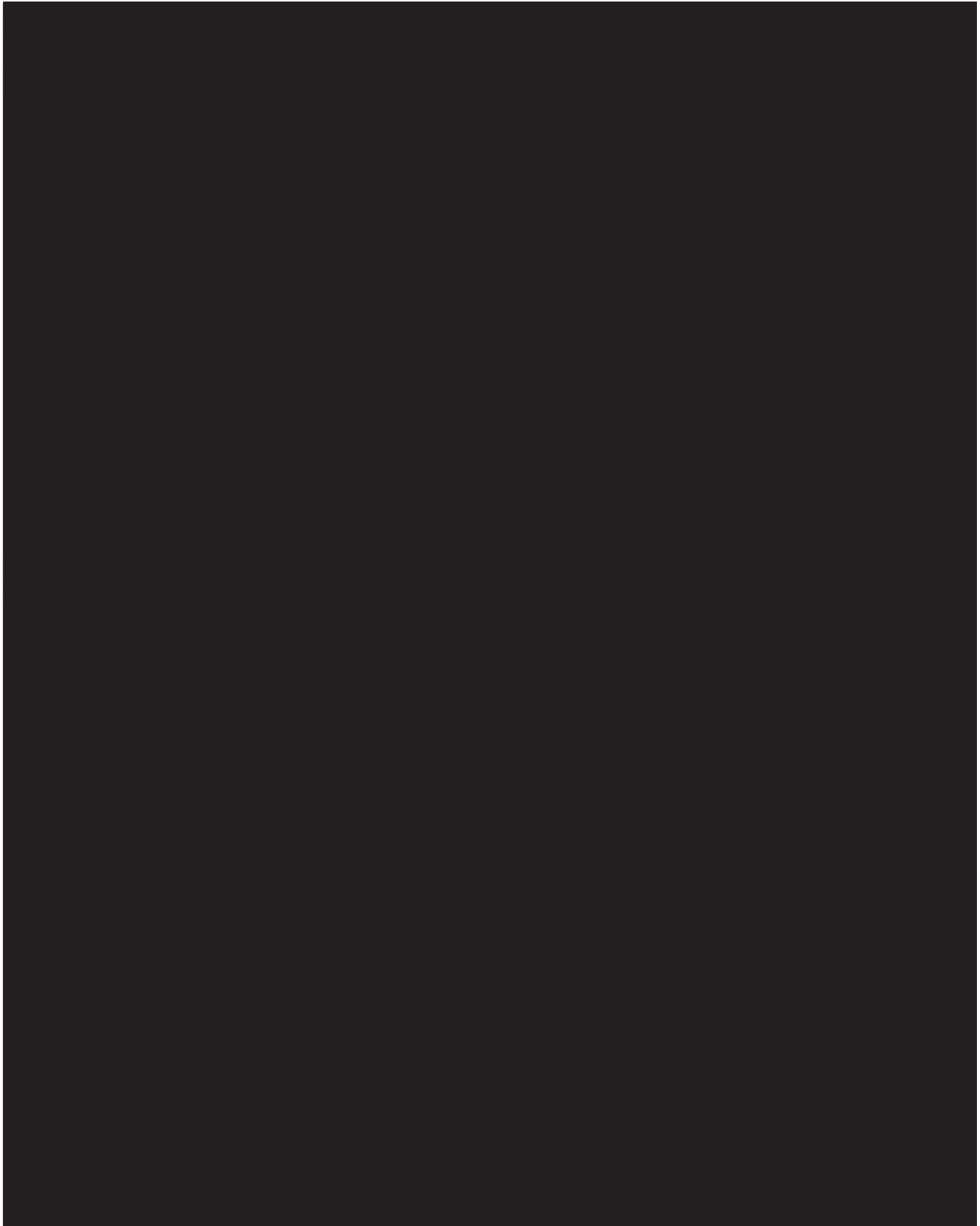


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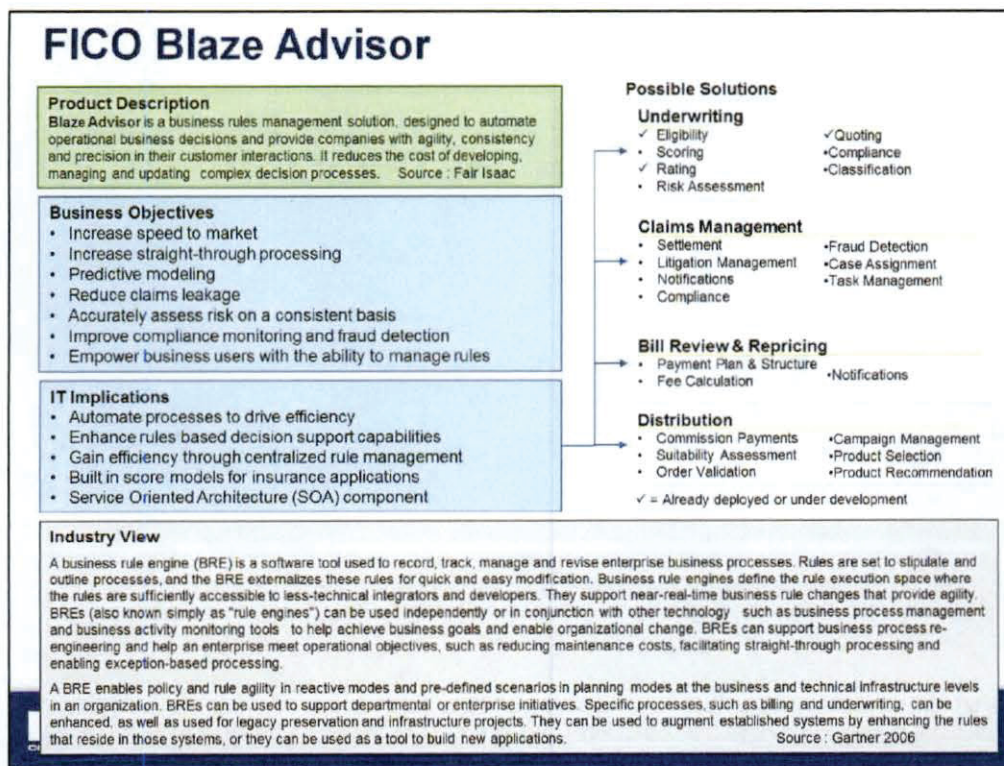












Industry View

A business rule engine (BRE) is a software tool used to record, track, manage and revise enterprise business processes. Rules are set to stipulate and outline processes, and the BRE externalizes these rules for quick and easy modification. Business rule engines define the rule execution space where the rules are sufficiently accessible to less-technical integrators and developers. They support near-real-time business rule changes that provide agility. BREs (also known simply as "rule engines") can be used independently or in conjunction with other technology such as business process management and business activity monitoring tools to help achieve business goals and enable organizational change. BREs can support business process re-engineering and help an enterprise meet operational objectives, such as reducing maintenance costs, facilitating straight-through processing and enabling exception-based processing.

A BRE enables policy and rule agility in reactive modes and pre-defined scenarios in planning modes at the business and technical infrastructure levels in an organization. BREs can be used to support departmental or enterprise initiatives. Specific processes, such as billing and underwriting, can be enhanced, as well as used for legacy preservation and infrastructure projects. They can be used to augment established systems by enhancing the rules that reside in those systems, or they can be used as a tool to build new applications.

Source: Gartner 2006

